

UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE

Reverse Mortgage Funding, LLC

Plaintiff

vs.

Benjamin P. Campo, Jr., Esq., as Special  
Administrator of the Estate of Robert A.  
Perkins  
Key Bank of Central Maine

Case No. 2:21-cv-00059-LEW

Defendant

Secretary of Housing and Urban Development

Party-In-Interest

**CONSENT JUDGMENT OF FORECLOSURE AND SALE**

(VACANT REAL ESTATE)  
7 Percy Lane, Wells, Maine  
Book: 15117, Page 257

Now comes the Plaintiff, Reverse Mortgage Funding, LLC, the Defendant, Benjamin P. Campo, Jr., Esq., as Special Administrator of the Estate of Robert A. Perkins, and Party-In-Interest, Secretary of Housing and Urban Development and hereby submit this Consent Judgment of Foreclosure and Sale.

**JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

- . If the Defendant or his/her heirs or assigns pay Reverse Mortgage Funding, LLC (“Reverse Mortgage”) the amount adjudged due and owing (\$312,837.68) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, Reverse Mortgage shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of

the amount due and owing:

<u>Description</u>	<u>Amount</u>
Principal Balance	\$232,534.71
Interest	\$19,198.83
MIP	\$8,555.78
Service Fees	\$4,023.35
Taxes	\$2,950.82
Insurance	\$6,297.00
Appraisals	\$1,125.00
Inspections	\$780.00
Preservation	\$31,364.05
Attorney Fees	\$6,008.14
<b>Grand Total</b>	<b>\$312,837.68</b>

1. If the Defendant or his/her heirs or assigns do not pay Reverse Mortgage the amount adjudged due and owing (\$312,837.68) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, his/her remaining rights to possession of the Wells Property shall terminate, and Reverse Mortgage shall conduct a public sale of the Wells Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$312,837.68 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 4 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. Reverse Mortgage may not seek a deficiency judgment against the pursuant to the Plaintiff's waiver of deficiency.
2. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
3. The amount due and owing is \$312,837.68.
4. The priority of interests is as follows:
  - Reverse Mortgage Funding, LLC has first priority, in the amount of

\$312,837.68, pursuant to the subject Note and Mortgage.

- Secretary of Housing and Urban Development has the second priority behind the Plaintiff pursuant to a Writ of Execution dated March 16, 2007, in the amount of \$384,037.00, and recorded in the York County Registry of Deeds in **Book 15117, Page 266.**

- Benjamin P. Campo, Jr., Esq., as Special Administrator of the Estate of Robert A. Perkins has the third priority behind the Plaintiff.

- Key Bank of Central Maine is a Defendant pursuant to a Mortgage Deed in favor of Woodmaster Inc., dated October 22, 1986 and recorded in the York County Registry of Deeds in **Book 4094, Page 18.** The mortgage was assigned to Key Bank of Central Maine by virtue of an Assignment of Mortgage dated November 26, 1986, and recorded in the York County Registry of Deeds in **Book 4094, Page 20.**

5. The Mortgage which was assigned to Key Bank has been paid and is hereby discharged.
6. The prejudgment interest rate is 1.57%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 6.09%, *see* 14 M.R.S.A. §1602-C.
7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

PLAINTIFF

**PARTIES**

Reverse Mortgage Funding,  
LLC  
1455 Broad Street, 2nd Floor  
Bloomfield, NJ 07003

**COUNSEL**

John A. Doonan, Esq.  
Reneau J. Longoria, Esq.  
Doonan, Graves & Longoria, LLC  
100 Cummings Center  
Suite 303C  
Beverly, MA 01915

DEFENDANT

Benjamin P. Campo, Jr., Esq., Pro Se  
as Special Administrator of the  
Estate of Robert A. Perkins  
90 Bridge Street, Suite 100,  
Westbrook, ME 04092

PARTIES-IN-INTEREST

Key Bank of Central Maine Pro Se  
One Monument Square  
Portland, ME 04101

Secretary of Housing and Pro Se  
Urban Development  
451 Seventh Street SW  
Washington D.C. , DC 20410

- a) The docket number of this case is No. 2:21-cv-00059-LEW.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 7 Percy Lane, Wells, ME 04090, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 7 Percy Lane, Wells, ME 04090.  
  
The Mortgage was executed by Robert A. Perkins on March 16, 2007. The book and page number of the Mortgage in the York County Registry of Deeds is **Book 15117, Page 257**.
- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 7 Percy Lane,

Wells, ME 04090.

Dated: September 23, 2021

/s/Reneau J. Longoria, Esq.  
John A. Doonan, Esq., Bar No. 3250  
Reneau J. Longoria, Esq., Bar No. 5746  
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Dated: June 9, 2021

/s/Benjamin P. Campo, Esq  
Benjamin P. Campo, Jr., Esq., as Special  
Administrator of the Estate of Robert A. Perkins  
90 Bridge Street, Suite 100  
Westbrook, ME 04092

Dated: September 24, 2021

/s John G. Osborn, Esq.  
John G. Osborn, Esq.  
Secretary of Housing and Urban Development  
451 Seventh Street SW  
Washington D.C. , DC 20410

**SO ORDERED**

Dated this 14th day of October, 2021.

/s/ Lance E. Walker  
UNITED STATES DISTRICT JUDGE